Pillar Financial Advisors, LLC

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Form CRS – Client Relationship Summary

Introduction

Pillar Financial Advisors, LLC is registered with the US Securities and Exchange Commission as an Investment Adviser. You have a choice among different types of financial services professionals to assist you with your financial needs. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide customized investment advisory services to retail investors as described below:

Wealth Planning Services: Our wealth planning process starts by defining your financial circumstances, long-term financial goals and objectives. Depending on your needs, wealth planning may also include cash flow analysis, tax planning, risk management, retirement planning, debt management**,** and estate planning, among others. At the conclusion of this phase, we construct a comprehensive Wealth Management Strategy ("WMS") and Investment Policy Statement ("IPS"), which is followed by ongoing portfolio management and wealth planning services. Generally, we require a minimum investment portfolio of $500,000 for Wealth Planning Services.

As part of our standard portfolio management services, we continuously monitor your investments and review your portfolio on a quarterly basis. We will contact you at least annually to discuss your portfolio and update your WMS and/or IPS.

We manage accounts on a discretionary basis. This means that once you sign an agreement with our firm, we have your permission to buy and sell investments in your account without asking you in advance. This authority will last until you or we terminate our agreement. We may allow reasonable limitations on our discretionary authority.

We typically recommend that clients invest in no-load mutual funds and exchange traded funds that have low operating expenses. Although we primarily focus our advice on these products, we will offer information regarding additional types of investments if they are appropriate to address your needs. We do not offer proprietary products.

More detailed information on our services is available in our Form ADV Part 2A (our "Brochure") in Items 4, 7, 13, and 16. We are here to help you and encourage you to ask us questions. For example, you might want to ask us:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

We charge a one-time flat fee for the initial WMS, which is due upon delivery of the completed WMS to you. Thereafter, fees for ongoing wealth planning services will be assessed as either a flat annual retainer fee (increased each year by US inflation) or as a percentage of your investment assets under management. You choose which type of fee will be assessed at the beginning of the engagement. If our fee is calculated as a percentage of the assets we manage, you will be billed quarterly in arrears. If our fee is a flat annual amount, it is paid in quarterly installments in advance. The minimum flat retainer fee for Wealth Management Services is $20,000 annually.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (e.g., the fee that the broker charges to buy or sell a security) for accounts not in the Schwab Institutional Intelligent Portfolios program, custodian fees for wire transfers and other administrative services, and the internal fees and expenses of mutual funds and exchange traded funds.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying**.**

More information is available in our Form ADV Part 2A (our "Brochure") in Items 5 and 12. We are happy to address the fee arrangements in more detail with you. For example, you might want to ask:

- *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- As one of our fee options, you can pay an investment advisory fee based on the amount of assets we manage. We believe this fee structure aligns our interests with yours, since we earn more fees as the value of your portfolio increases. Nonetheless, this type of fee arrangement could also incentivize us to encourage you to deposit more assets in your account, which would increase our fees.
- We recommend that you hold your investment account(s) with Charles Schwab & Co., Inc. ("Schwab"), which offers an advisor-based program that facilitates the management of our clients' accounts. Most of Schwab's services directly benefit you as a client; however, some services benefit only us. Our receipt of these benefits creates an incentive for us to recommend that you maintain your account at Schwab.

As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. As a fiduciary we must eliminate any conflicts of interest or tell you about them in a way you can understand, so that you can decide whether to agree to them.

More information is available in our Form ADV Part 2A (our "Brochure") in Items 11 and 12. To continue this conversation, you may want to ask:

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are paid a salary and are also eligible to receive bonuses based on new clients brought to the firm. Financial professionals who are owners of the firm receive their share of corporate distributions based on firm profits. The receipt of compensation based on revenue, referrals or profits could influence us to recommend that you increase the assets that we manage. None of our financial professionals earn any type of commission (e.g., product sales commissions or revenue from securities bought or sold).

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. You might want to ask us:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional information

Please refer to our Brochure for more details on our investment advisory services and other topics. Please call us at (502) 384-3890 or email greg@pillar.net to request up-to-date information and a copy of the Client Relationship Summary and/or Brochure. We encourage you to ask:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*